

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Valerie A Muse

Debtor(s)

Case No. 09 B 43410

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/16/2009.
- 2) The plan was confirmed on 01/26/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/26/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Converted on 08/25/2014.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$62,587.90
Less amount refunded to debtor	\$505.38

NET RECEIPTS: **\$62,082.52**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,200.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,887.31
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,087.31**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA Checkmate LLC	Unsecured	589.76	1,235.75	1,235.75	905.36	0.00
Affirmative Insurance Co	Unsecured	63.00	NA	NA	0.00	0.00
AmeriCash Loans LLC	Unsecured	2,200.00	2,615.70	2,615.70	1,916.36	0.00
Applied Bank	Unsecured	750.00	750.00	750.00	549.48	0.00
Brother Loan & Finance	Unsecured	1,564.31	3,211.44	3,211.44	2,352.83	0.00
Dish Network	Unsecured	280.00	NA	NA	0.00	0.00
HSBC Bank USA	Unsecured	558.47	NA	NA	0.00	0.00
Internal Revenue Service	Priority	14,987.78	11,184.16	11,184.16	11,184.16	0.00
Internal Revenue Service	Unsecured	14,987.78	4,510.21	4,510.21	3,304.37	0.00
Internal Revenue Service	Secured	17,508.90	9,946.70	13,727.80	13,727.80	0.00
JP Morgan Chase Bank NA	Secured	147,257.88	8,848.88	9,348.88	0.00	0.00
JP Morgan Chase Bank NA	Secured	147,257.88	140,008.33	140,008.33	0.00	0.00
Midland Credit Management	Unsecured	816.60	859.68	859.68	629.84	0.00
Nissan Motor Acceptance Corporation	Secured	19,179.18	18,266.01	16,975.00	16,975.00	1,287.15
Nissan Motor Acceptance Corporation	Unsecured	19,179.18	1,291.01	1,291.01	945.84	0.00
Norwest Capital Investment	Unsecured	1,500.00	1,429.18	1,429.18	1,047.07	0.00
Resurgent Capital Services	Unsecured	NA	351.89	351.89	257.81	0.00
SIR Finance Corporation	Unsecured	1,245.00	1,245.00	1,245.00	912.14	0.00
TCF Bank	Unsecured	46.00	NA	NA	0.00	0.00
Windy City Emergency Physicians	Unsecured	404.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$140,008.33	\$0.00	\$0.00
Mortgage Arrearage	\$9,348.88	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$30,702.80	\$30,702.80	\$1,287.15
TOTAL SECURED:	\$180,060.01	\$30,702.80	\$1,287.15
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$11,184.16	\$11,184.16	\$0.00
TOTAL PRIORITY:	\$11,184.16	\$11,184.16	\$0.00
GENERAL UNSECURED PAYMENTS:	\$17,499.86	\$12,821.10	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,087.31</u>	
Disbursements to Creditors	<u>\$55,995.21</u>	
TOTAL DISBURSEMENTS :		<u>\$62,082.52</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/27/2014

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.